

UNITED STATES BANKRUPTCY COURT
Southern District of New York

Notice of Chapter 11 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 11 bankruptcy case concerning the debtor(s) listed below was filed on October 21, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be reviewed on the Court's Electronic Case File System using a PACER login and password at www.nysb.uscourts.gov or at any of the three divisions of the court during posted business hours.

NOTE: The staff of the bankruptcy clerk's office and the U.S. trustee cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert Litwin
100 West 106th Street
New York, NY 10025

Case Number:
14-12933-reg

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-8240

Attorney for Debtor(s) (name and address):

Scott A. Steinberg
Law Offices Of Scott A. Steinberg
626 RXR Plaza
Uniondale, NY 11556
Telephone number: (516) 522 – 2566

Meeting of Creditors

Date: **November 20, 2014**

Time: **03:00 PM**

Location: **Office of the United States Trustee, 80 Broad Street, Fourth Floor, New York, NY 10004-1408**

Where, pursuant to 11 U.S.C. § 341(e), the Court has signed an order waiving the requirements of holding a § 341(a) meeting of creditors, there will be no meeting scheduled and the above section will be blank. Please refer to the reverse side of this document under "Meeting of Creditors" for more information.

Deadlines:

Papers or electronic filings must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

Notice of deadline will be sent at a later time.

*Please read the information under "Claims" on the reverse side.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: 1/20/15

Deadline to File a Complaint Objecting to Discharge of the Debtor:

First date set for hearing on confirmation of plan.

Notice of that date will be sent at a later time.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

One Bowling Green
New York, NY 10004-1408
Telephone number: 212-668-2870

For the Court:

Clerk of the Bankruptcy Court:
Vito Genna

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: October 22, 2014

DEBTORS: BRING THIS NOTICE TO YOUR FIRST MEETING OF CREDITORS TO BE HELD PURSUANT TO SECTION 341(A) OF THE BANKRUPTCY CODE, TOGETHER WITH ANY OTHER DOCUMENTS REQUESTED BY THE TRUSTEE.

EXPLANATIONS

B9E (Official Form 9E) (12/12)

Filing of Chapter 11 Bankruptcy Case	A bankruptcy case under Chapter 11 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 11 allows a debtor to reorganize or liquidate pursuant to a plan. A plan is not effective unless confirmed by the court. You may be sent a copy of the plan and a disclosure statement telling you about the plan, and you might have the opportunity to vote on the plan. You will be sent notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the debtor's property and may continue to operate any business.
Legal Advice	The staff of the bankruptcy clerk's office and the office of the U.S. trustee cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. The court, after notice and a hearing, may order that the United States trustee not convene the meeting if the debtor has filed a plan for which the debtor solicited acceptances before filing the case.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form (Official Form B10) has not been included with this notice but one is available online at www.uscourts.gov and on the court's website at www.nysb.uscourts.gov. All Proofs of Claim must be filed electronically on the Court's website or mailed to the court at the address listed on the front side of this notice. You may look at the schedules that have been or will be filed at the bankruptcy clerk's office, or with a PACER login and password at www.nysb.uscourts.gov . If your claim is scheduled and is <i>not</i> listed as disputed, contingent, or unliquidated, it will be allowed in the amount scheduled unless you file a Proof of Claim or you are sent further notice about the claim. Whether or not your claim is scheduled, you are permitted to file a Proof of Claim. If your claim is not listed at all or if your claim is listed as disputed, contingent, or unliquidated, then you must file a Proof of Claim or you might not be paid any money on your claim and may be unable to vote on a plan. The court has not yet set a deadline to file a Proof of Claim. If a deadline is set, you will be sent another notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See Bankruptcy Code § 1141(d). Unless the court orders otherwise, however, the discharge will not be effective until completion of all payments under the plan. A discharge means that you may never try to collect the debt from the debtor except as provided in the plan. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 1141(d)(3), you must file a complaint with the required filing fee in the bankruptcy clerk's office not later than the first date set for the hearing on confirmation of the plan. You will be sent another notice informing you of that date.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office, or with a PACER login and password. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed on the Court's Electronic Case File System using an attorney's login and password issued by the court or on a diskette or compact disk (CD) in PDF format. If you are unable to file electronically or to submit a copy of your filing on diskette or compact disk (CD), you may file conventionally, provided that you submit with your filing an affidavit of your inability to comply.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	



United States Bankruptcy Court
Southern District of New York

In re:
Robert Litwin
Debtor

Case No. 14-12933-reg
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0208-1

User: brichards
Form ID: b9e

Page 1 of 1
Total Noticed: 15

Date Rcvd: Oct 22, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2014.

db +Robert Litwin, 100 West 106th Street, New York, NY 10025-3710
smg N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg New York City Dept. Of Finance, 345 Adams Street, 3rd Floor,
Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,
Albany, NY 12205-0300
smg +United States Attorney's Office, Southern District of New York,
Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
6585830 #+AHM ADVISORS LLC, 515 EAST LAS OLAS BLVD., SUITE 400, FORT LAUDERDALE, FL 33301-4280
6585833 CAPITAL ONE, P.O. BOX 71087, CHARLOTTE, NC 28272-1087
6585835 CITY PLATINUM SELECT CARD, P.O. BOX 183113, COLUMBUS, OH 43218-3113
6585836 +OTL ENTERPRISES, LLC, 58 THOMAS STREET, NEW YORK, NY 10013-3861

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: ssteinberg@saslawfirm.net Oct 22 2014 19:15:40 Scott A. Steinberg,

smg Law Offices Of Scott A. Steinberg, 626 RXR Plaza, Uniondale, NY 11556
EDI: IRS.COM Oct 22 2014 19:13:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346

ust +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Oct 22 2014 19:15:43 United States Trustee,
Office of the United States Trustee, U.S. Federal Office Building,
201 Varick Street, Room 1006, New York, NY 10014-9449

6585831 EDI: AMEREXPR.COM Oct 22 2014 19:13:00 AMERICAN EXPRESS, P.O. BOX 1270,
NEWARK, NJ 07101-1270

6585832 EDI: BANKAMER.COM Oct 22 2014 19:13:00 BANK OF AMERICA, P.O. BOX 15019,
WILMINGTON, DE 19886-5019

6585834 EDI: CHASE.COM Oct 22 2014 19:13:00 CHASE BANK, P.O. BOX 14153,
WILMINGTON, DE 19886-5153

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2014 at the address(es) listed below:

Scott A. Steinberg on behalf of Debtor Robert Litwin ssteinberg@saslawfirm.net

TOTAL: 1